Dorothy Clark,

Derry

02 February 1990

Mr. Brian Anderson,

Manager,

National Bank,

Derry, UK

Dear Mr. Anderson,

I am Dorothy Clark and I have taken a personal loan from your bank on January 19 1989. Since then my installments have been prompt and on time. My loan account number is PL89777.

I write this letter to you in regret to inform that I will not be able to pay my installment of this month. My youngest daughter met with an accident and I had to use the money for her treatment. I am short of finances and hence I request you to give me a month’s credit. I assure you that I will pay both the installments of February and March in March.

This kind gesture of yours will help me manage my finances better. Thanks for your consideration.

Sincerely,

Dorothy Clark